Form BLdfnld7 (12/01/2007)

## **United States Bankruptcy Court**

Eastern District of New York 271 Cadman Plaza East, Suite 1595 Brooklyn, NY 11201–1800

IN RE: CASE NO: 1–09–41469–jf

William Botero Claribel Botero

57 Madison Ave 57 Madison Ave

Staten Island, NY 10314 Staten Island, NY 10314

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

xxx-xx-1528

CHAPTER: 7

DEBTOR(s)

### DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on February 27, 2009; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

#### IT IS ORDERED:

xxx-xx-3506

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Lori Lapin Jones (Trustee) is discharged as trustee of the estate of the above–named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above–named debtor(s) is closed.

BY THE COURT

Dated: June 3, 2009 s/ Jerome Feller

United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

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# EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Case 1-09-41469-if Doc 16 Filed 06/05/09 Entered 06/06/09 01:06:47

# CERTIFICATE OF NOTICE

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The following entities were served by first class mail on Jun 05, 2009.
                +William Botero, Claribel Botero, 5, Magazza

+Diana Adams, Office of the United States Trustee,
                                                                 57 Madison Ave,
                                                                                         Staten Island, NY 10314-1525
                                                                                       271 Cadman Plaza East,
smq
                 +NYC Department of Finance,
                                                       345 Adams Street, 3rd Floor,
                                                                                               Attn: Legal Affairs - Devora Cohn,
smq
                   Brooklyn, NY 11201-3719
                 +NYS Department of Taxation & Finance,
                                                                     Bankruptcy Unit,
                                                                                             PO Box 5300,
                                                                                                                 Albany, NY 12205-0300
                +NYS Unemployment Insurance,
Albany, NY 12240-0001
                                                       Attn: Insolvency Unit,
                                                                                        Bldg. #12, Room 256,
smg
6079520
                +CitiFinancial,
                                      Attn. Centralized Bankruptcy,
                                                                                 P O Box 20507,
                                                                                                       Kansas City, MO 64195-0507
                 Countrywide Home Loans, SVB-314 P O Box 5170, Simi Valley, CA 93062-5170
Ford Motor Credit Company LLC, Dept 55953, P O Box 55000, Detroit MI 4:
Osceola County Taxing Authorities, P O Box 422366, Kissimmee, FL 34742-2:
+Sears Card, Card Service Center, P O Box 6282, Sioux Falls, SD 57117-62:
6079521
                                                                                                   Detroit MI 48225-0953
6120321
                                                                                      Kissimmee, FL 34742-2366
Sioux Falls, SD 57117-6282
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                +Sears Card,
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                                                                                      Sioux Falls, SD 57117-6283
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                                                                P O Box 6283,
                +Sears Card,
                                    Card Service Center,
                               P O Box 105555, Atlanta, GA 30348-:
                                                      Atlanta, GA 30348-5555
6079531
                  Tribute.
                +Westgate Town Center,
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                                                                                   Ocoee, FL 34761-2965
The following entities were served by electronic transmission on Jun 03, 2009 6079516 EDI: BANKAMER.COM Jun 03 2009 15:23:00 Bank Of America, PC
                                                                                                 PO Box 45224.
                                          32232-5224
                   Jacksonville, FL
                 +EDI: BANKAMER.COM Jun 03 2009 15:23:00
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                                                                         Bank Of America,
                                                                                                Attn Bankruptcy Dept,
                P O Box 26012, Greensboro, NC 27420-6012
+EDI: BANKAMER.COM Jun 03 2009 15:23:00
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                                                                         Bank Of America/World Points, Attn Bankruptcy Dept,
                   P O Box 26012,
                                        Greensboro, NC 27420-6012
                 EDI: CAPITALONE.COM Jun 03 2009 15:23:00
Salt Lake City, UT 84130-0285
EDI: RMSC.COM Jun 03 2009 15:23:00 Ca
El Paso, TX 79998-1438
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6079519
                                                                    Care Credit/GE Money Bank, P.O. Box 981438,
                  EDI: FORD.COM Jun 03 2009 15:23:00
Omaha, NE 68154-8000
                                                                    Ford Motor Credit Co, P O Box 542000,
6079522
                 EDI: HFC.COM Jun 03 2009 15:23:00
Baltimore, MD 21297-1051
6079524
                                                                  Household Bank,
                                                                                        P O Box 17051,
                 EDI: HFC.COM Jun 03 2009 15:23:00 EDI: CBSKOHLS.COM Jun 03 2009 15:23:00
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                                                                                                              Baltimore, MD 21288-
waukee, WI 53201-3043
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6079525
                                                                        Kohl's, PO Box 3043,
                                                                                                         Milwaukee, WI
                                                                    Lowe's, P.O. Box 530914,
                                                                                                        Atlanta, GA 30353-0914
Columbus, OH 43218-3083
                  EDI: RMSC.COM Jun 03 2009 15:23:00
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                                                                                 PO Box 183083,
6079527
                                                                     Macy's,
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                  EDI: CHASE.COM Jun 03 2009 15:23:00
                                                                     Washington Mutual,
                                                                                                PO Box78065,
                   Phoenix, AZ 85062-8065
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                  EDI: CHASE.COM Jun 03 2009 15:23:00
                                                                      Washington Mutual Card Services,
                                                                                                                  P.O. Box 660509,
                   Dallas, TX 75266-0509
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              ***** BYPASSED RECIPIENTS *****
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NONE.

Addresses marked  $^{\prime +\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 05, 2009 Signat

Joseph Speetjins